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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**  
In re Application of:

Paul Gulko, et al.

Appl. No.: 09/745,011

Filed: December 20, 2000

For: METHOD AND APPARATUS FOR  
INSURANCE INSOLVENCY OPERATIONS



Art Unit: To be assigned

Examiner: To be assigned

Atty Docket: GFM-00101

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**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231, Box IDS, on November 28, 2001.

Tracey Newell

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR 1.97**

Commissioner for Patents  
Washington, D.C. 20231  
Box Petitions

Sir:

Submitted herewith on Form PTO-1449 is a listing of documents known to Applicants and/or their attorney in compliance with the requirements of 37 CFR 1.56. Copies of the documents are also being submitted.

In accordance with 37 C.F.R. 1.97, Applicant believes that no fee is due since this Information Disclosure Statement (IDS) is submitted before the mailing of a first Office Action.

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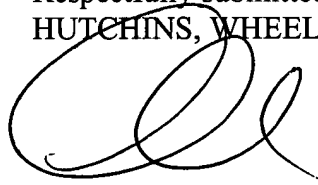
**OFFICE OF PETITIONS  
DEPUTY A/C PATENTS**

The Examiner is respectfully requested to initial the space adjacent to each document on the PTO-1449 form and return a copy of the PTO-1449 form to confirm that these documents have been considered by the Examiner and made of record in this application.

Although we believe that we have appropriately provided for any fees due in connection with this submission, the Commissioner is authorized to credit any overpayment or charge any deficiencies to/from our **Deposit Account No. 501136**. Two originally-executed copies of this form are being submitted.

Should there be any questions after reviewing this paper, the Examiner is invited to contact the undersigned at (617) 951-6661.

Respectfully submitted,  
HUTCHINS, WHEELER & DITTMAR



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Anne E. Saturnelli  
Registration No. 41,290

Date: November 28, 2001

Patent Group  
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101 Federal Street  
Boston, MA 02110-1804

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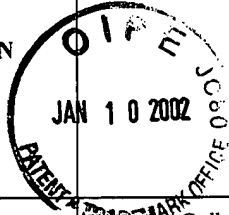
Application Number

GFM-00101

09/745,011

**INFORMATION DISCLOSURE CITATION  
IN AN APPLICATION**

(Use several sheets if necessary)



Applicant: Gulko et al.

Filing Date: December 20, 2000

Group Art Unit To be assigned

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	AA					
	AB					
	AC					
	AD					
	AE					
	AF					
	AG					
	AH					
	AI					
	AJ					
	AK					

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**FOREIGN PATENT DOCUMENTS**

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						YES	NO
	AL						
	AM						
	AN						
	AO						
	AP						

**OTHER DOCUMENTS**

(Including author, Title, Date, Pertinent Pages, Etc.)

		Dan Fitzgerald Presentation dated 7/12/99
	AQ	
	AR	
	AS	

EXAMINER: DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.

Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE